

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No: 10-45515 – RJK

Rosemary Fedt Hughes
aka Rose Fedt Hughes, aka Rose Hughes, aka Rosemary Hughes
1155 Ford Road, Unit 310
St. Louis Park, MN 55426

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-6617

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/26/10

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on October 26, 2010 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0864-4
Case: 10-45515

User: admin
Form ID: 7dsc

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Total Noticed: 43

Date Rcvd: Oct 27, 2010

The following entities were noticed by first class mail on Oct 29, 2010.

db +Rosemary Fedt Hughes, 1155 Ford Road, Unit 310, St. Louis Park, MN 55426-1146
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58871494 +ACS EDUCATION SERVICES, PO BOX 7052, UTICA, NY 13504-7052
58871495 +ACS/KEY BANK, 2277 E. 220TH ST., LONG BEACH, CA 90810-1639
58871500 +ASSOCIATED BANK, 200 N. ADAMS ST., GREEN BAY, WI 54301-5174
58871499 +ASSOCIATED BANK, 1305 MAIN ST., STEVENS POINT, WI 54481-2898
58871502 +DARRELL FEDT, 33 RIDGE RD., CIRCLE PINES, MN 55014-1766
58871505 +FNB OMAHA, ATTN BANKRUPTCY DEPT, 14010 FIRST NAT'L BANK PARKWAY, STOP CODE 8130,
OMAHA, NE 68154-5206
58871510 +KEY BANK, 501 BLEECKER ST., UTICA, NY 13501-2401
58871512 +MACKALL, CROUNSE & MOORE PLC, ATTN: ROBERT W. DUE, 1400 AT&T TOWER, 901 MARQUETTE AVE.,
MINNEAPOLIS, MN 55402-3205
58871514 +MARKETSOURCE, 11700 GREAT OAKS WAY, SUITE 500, ALPHARETTA, GA 30022-2450
58871518 +STEIN & MOORE, 332 MINNESOTA ST., SUITE W - 1650, ST. PAUL, MN 55101-1314
58871519 +STEPHEN J. HUGHES, 148 DURANZO AISLE, IRVINE, CA 92606-8357
58871521 +US BANK, 101 5TH ST E SUITE A, ST PAUL, MN 55101-1860
58871522 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, PO BOX 1800, ST. PAUL, MN 55101)
58871523 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, PO BOX 5227, CINCINNATI, OH 45201)
58871525 +WELLS FARGO, PO BOX 94435, ALBUQUERQUE, NM 87199-4435
58871526 +WELLS FARGO HOME MORTGAGE, 8480 STAGECOACH CIRCLE, FREDERICK, MD 21701-4747
58871527 +WELLS FARGO N.A., PO BOX B514, MINNEAPOLIS, MN 55479-0001

The following entities were noticed by electronic transmission on Oct 27, 2010.

smg +EDI: MINNDEPREV.COM Oct 27 2010 18:53:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58871493 +EDI: WFNNB.COM Oct 27 2010 18:53:00 ABERCROMBIE & FITCH, 4590 E BROAD STREET,
COLUMBUS, OH 43213-1301
58871496 +EDI: AMEREXPR.COM Oct 27 2010 18:53:00 AMERICAN EXPRESS, PO BOX 981535,
EL PASO, TX 79998-1535
58871497 +EDI: AMEREXPR.COM Oct 27 2010 18:53:00 AMERICAN EXPRESS, PO BOX 981537,
EL PASO, TX 79998-1537
58871498 +EDI: WFNNB.COM Oct 27 2010 18:53:00 ANN TAYLOR, 4590 E BROAD STREET,
COLUMBUS, OH 43213-1301
58871501 +EDI: CHASE.COM Oct 27 2010 18:53:00 CHASE BANK NA USA, PO BOX 15298,
WILMINGTON, DE 19850-5298
58871503 +EDI: RCSDELL.COM Oct 27 2010 18:53:00 DELL FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPT,
PO BOX 81577, AUSTIN, TX 78708-1577
58871504 +EDI: CHASE.COM Oct 27 2010 18:53:00 FIRST USA BANK, PO BOX 8650,
WILMINGTON, DE 19899-8650
58871506 +EDI: HFC.COM Oct 27 2010 18:53:00 HSBC CARSON'S, 90 CHRISTIANA RD.,
NEW CASTLE, DE 19720-3118
58871507 +EDI: HFC.COM Oct 27 2010 18:53:00 HSBC SAKS FIFTH AVE, PO BOX 10327,
JACKSON, MS 39289-0327
58871508 +EDI: HFC.COM Oct 27 2010 18:53:00 HSBC/SAKS, 140 W INDUSTRIAL DR, ELMHURST, IL 60126-1602
58871509 +EDI: IRS.COM Oct 27 2010 18:53:00 INTERNAL REVENUE SERVICE, PO BOX 804527,
CINCINNATI, OH 45280-4527
58871511 +EDI: CBSKOHLS.COM Oct 27 2010 18:53:00 KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120,
MILWAUKEE, WI 53201-3120
58871513 +EDI: TSYS2.COM Oct 27 2010 18:53:00 MACY'S, MACY'S BANKRUPTCY, PO BOX 8053,
MASON, OH 45040-8053
58871515 +EDI: MINNDEPREV.COM Oct 27 2010 18:53:00 MINNESOTA DEPARTMENT OF REVENUE,
600 NORTH ROBERT STREET, ST. PAUL, MN 55101-2228
58871516 +E-mail/Text: bnc@nordstrom.com NORDSTROM'S, ATTN BANKRUPTCY DEPT,
PO BOX 6555, ENGLEWOOD, CO 80155-6555
58871517 +E-mail/Text: SBONNEMA@ROGENT.COM ROGERS & HOL, PO BOX 879,
MATTESON, IL 60443-0879
58871520 +EDI: WTRRN BANK.COM Oct 27 2010 18:53:00 TARGET N.B., PO BOX 9475,
MINNEAPOLIS, MN 55440-9475
58871524 +EDI: WFNC.COM Oct 27 2010 18:53:00 WELLS FARGO, PO BOX 5058, PORTLAND, OR 97208-5058
58871528 +EDI: WFNNB.COM Oct 27 2010 18:53:00 WFNNB/CRATE & BARREL, PO BOX 2974,
SHAWNEE MISSION, KS 66201-1374
58871529 +EDI: WFNNB.COM Oct 27 2010 18:53:00 WFNNB/J CREW, PO BOX 182273, COLUMBUS, OH 43218-2273
58871530 +EDI: WFNNB.COM Oct 27 2010 18:53:00 WFNNB/LIMITED, 220 WEST SCHROCK RD.,
WESTERVILLE, OH 43081-2873
58871531 +EDI: WFNNB.COM Oct 27 2010 18:53:00 WFNNB/VICTORIA'S SECRET, PO BOX 182124,
COLUMBUS, OH 43218-2124

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0864-4
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.